



TFW

PATENT
Customer No. 22,852
Attorney Docket No. 05793.3077-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Sanjeev Kumar CHANDAK et al.)	Group Art Unit: 3622
)	
Application No.: 09/996,944)	Examiner: J. Van Bramer
)	
Filed: November 30, 2001)	Confirmation No.: 3988
)	
For: METHODS, SYSTEMS AND)	
ARTICLES OF MANUFACTURE FOR)	
MANAGING FINANCIAL ACCOUNTS)	
WITH REWARD INCENTIVES)	

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed November 4, 2005, please amend the application as follows:

Amendments to the Specification begin on page 2 of this paper.

Remarks/Arguments follow the Amendment section of this paper.